

Information to identify the case:

Debtor 1	Nicolas Rolden	Social Security number or ITIN xxx-xx-9682
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Antonia Rolden	Social Security number or ITIN xxx-xx-5160
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-13647-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicolas Rolden
aka Nicolas Rolden-Diaz

Antonia Rolden
aka Antonia Cepada De Roldan

10/5/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Nicolas Rolden
 Antonia Rolden
 Debtors

Case No. 14-13647-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db/jdb	+Nicolas Rolden, Antonia Rolden, 144 Collins Ave., Pleasantville, NJ 08232-2108
cr	+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER F, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
514561233	Apria Healthcare, Po Box 536841, Atlanta, GA 30353-6841
514561234	Atlanticare Regional Medical Center, Po Box 786361, Philadelphia, PA 19178-6361
514561235	BAC Home Loans, C/O Parker McCay P.A., PO Box 974, Marlton, NJ 08053-0974
514561236	+Bureau Of Account Management, 3607 Rosemont Ave, Camp Hill, PA 17011-6904
514561237	+Everhome Mortgage, 301 West Bay Street, Jacksonville, FL 32202-5103
514561242	+ProCo, Po Box 2462, Aston, PA 19014-0462
514561243	+Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514626180	EDI: AIS.COM Oct 06 2018 03:33:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514561234	E-mail/Text: barbara.king@atlanticare.org Oct 06 2018 00:02:22 Atlanticare Regional Medical Center, Po Box 786361, Philadelphia, PA 19178-6361
515854805	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2018 00:02:55 DITECH FINANCIAL LLC,, DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY, SD 57709-6154
514910218	E-mail/Text: bankruptcy.bnc@ditech.com Oct 06 2018 00:02:55 Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709
514561238	+EDI: RMCB.COM Oct 06 2018 03:33:00 Labcorp, C/O American Medical Collection Agency, 4 Westchester Plaza, Ste 110, Elmsford, NY 10523-1615
514561239	+EDI: MID8.COM Oct 06 2018 03:33:00 Midland Credit Management, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
514561240	EDI: MID8.COM Oct 06 2018 03:33:00 Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
514561244	+EDI: VERIZONCOMB.COM Oct 06 2018 03:33:00 Verizon New Jersey, C/O Midland Credit Management, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
514694843	EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
514561245	+EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514561241* Midland Funding LLC, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor EverBank NJECFMAIL@mwc-law.com,
 nj-ecfmail@ecf.courtdrive.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

Date Rcvd: Oct 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORIGINATED BY FIRST NLC FINANCIAL SERVICES, LLC, DBA THE LENDING CENTER nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Celine P. Derkrikorian on behalf of Creditor EverBank njecfmail@mwc-law.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor GREEN TREE SERVICING, LLC. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com
Thomas E. Dowey on behalf of Joint Debtor Antonia Rolden tdesquire@hotmail.com
Thomas E. Dowey on behalf of Debtor Nicolas Rolden tdesquire@hotmail.com

TOTAL: 10